

SUBSTITUTE TRUSTEE'S DEED

RECONTRUST COMPANY, SUBSTITUTE TRUSTEE
GRANTOR

TO:

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., ACTING SOLELY AS A NOMINEE
FOR COUNTRYWIDE HOME LOANS, INC.
GRANTEE

WHEREAS, on November 18, 2005, HELEN RENEE CHANDLER, A SINGLE WOMAN, executed a Deed of Trust to CHARLES A. MYERS as Trustee, with MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., ACTING SOLELY AS A NOMINEE FOR COUNTRYWIDE HOME LOANS, INC. being shown as Beneficiary therein, under the terms of which the hereinafter described property was conveyed to said Trustee to secure the payment to the said Beneficiary therein, of a certain indebtedness therein mentioned and described, which Deed of Trust was recorded in Book 2358 at Page 409 in the Office of the Chancery Clerk of Desoto County, Mississippi; and

WHEREAS, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., ACTING SOLELY AS A NOMINEE FOR COUNTRYWIDE HOME LOANS, INC., the current Beneficiary of said Deed of Trust, substituted RECONTRUST COMPANY as Trustee therein, as authorized by the terms thereof, as evidenced by an instrument recorded in Book 2920 at Page 546 in the Office of the Chancery Clerk of Desoto County, Mississippi; and

WHEREAS, default having been made in the payment of the indebtedness secured by said Deed of Trust, and the Beneficiary having exercised the option of declaring the entire unpaid balance of said indebtedness immediately due and payable, and invoking the power of sale, and having directed the undersigned as Substitute Trustee in said Deed of Trust, to sell the property therein described in accordance with the terms and conditions of the said Deed of Trust; and,

WHEREAS, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., ACTING SOLELY AS A NOMINEE FOR COUNTRYWIDE HOME LOANS, INC., after having advertised the said sale in all respects as required by law and the terms of said Deed of Trust, the undersigned did, on July 31, 2008 within the legal hours (between the hours of 11:00 a.m. - 4:00 p.m.) at the East front door steps of the DeSoto County Courthouse in Hernando, Mississippi, offer the hereinafter described land and property for sale to the highest bidder for cash in the manner required by law and the terms and conditions of said Deed of Trust; and,

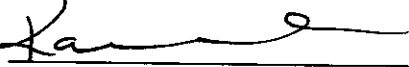
WHEREAS, at the time and place aforementioned, the undersigned received from the hereinafter named grantee a bid of ONE HUNDRED NINE THOUSAND THREE HUNDRED THIRTY-THREE AND 22/100 DOLLARS (\$109,333.22), which was the highest bid for cash for said land and property, and said bidder was then and there declared to be the purchaser thereof;

NOW, THEREFORE, in consideration of the aforesaid sum, cash in hand paid, the receipt whereof is hereby acknowledged, the undersigned does hereby sell and convey unto MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., ACTING SOLELY AS A NOMINEE FOR COUNTRYWIDE HOME LOANS, INC. the following described real estate, together with all the improvements and appurtenances thereunto belonging, situated in Desoto County, State of Mississippi, to-wit:

LOT 45, SECTION B, WELLINGTON SQUARE EAST, SITUATED IN SECTION
27, TOWNSHIP 1 SOUTH, RANGE 8 WEST, DESOTO COUNTY, MISSISSIPPI,
AS PER PLAT THEREOF RECORDED IN PLAT BOOK 93, PAGES 13-14, IN THE
OFFICE OF THE CHANCERY CLERK OF DESOTO COUNTY, MISSISSIPPI.

I hereby convey only such title as is vested in me as Substitute
Trustee. WITNESS MY SIGNATURE, this 3rd day of September, 2008.

RECONTRUST COMPANY, SUBSTITUTE TRUSTEE
2380 Performance Dr, RGV-D7-450
Richardson, TX 75082
Telephone No. (800) 281-8219

By:  Karl Marx

Title: Assistant Secretary

STATE OF Texas)
COUNTY OF Dallas) ss ACKNOWLEDGMENT

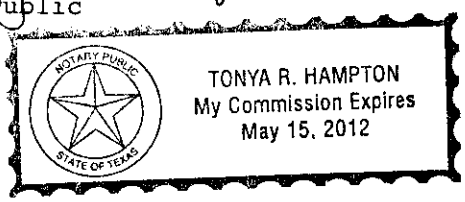
PERSONALLY appeared before me, the undersigned authority, in and for the jurisdiction aforesaid, Karl Marx, to me personally well known, as Assistant Secretary of RECONTRUST COMPANY, a corporation, who acknowledged that for and on behalf of said corporation (s)he signed and delivered the foregoing Substitute Trustee's Deed as the act and deed of said corporation.

WITNESS MY SIGNATURE and seal of office this 3rd day of September, 2008.

Tonya R. Hampton
Notary Public

My Commission Expires:

5-15-12



GRANTOR'S ADDRESS AND PHONE NUMBER:
MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., ACTING SOLELY AS A NOMINEE
FOR COUNTRYWIDE HOME LOANS, INC.
c/o RECONTRUST COMPANY, SUBSTITUTE TRUSTEE
2380 Performance Dr, RGV-D7-450
Richardson, TX 75082
Telephone No. (800) 281-8219

GRANTEE'S ADDRESS AND PHONE NUMBER:
MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., ACTING SOLELY AS A NOMINEE
FOR COUNTRYWIDE HOME LOANS, INC.
c/o 400 COUNTRYWIDE WAY SV-35
SIMI VALLEY, CA 93065
Telephone No. (800) 669-6650

RECORD AND RETURN TO:
COUNTRYWIDE HOME LOANS, INC.
400 COUNTRYWIDE WAY SV-35
SIMI VALLEY, CA 93065
TS No.: 08 -67608
PARCEL No. 108827190 0004500
972-498-6544
DHGW 43649G



PROOF OF PUBLICATION

THE STATE OF MISSISSIPPI
COUNTY OF DESOTO

Diane Smith personally appeared before me the undersigned in and for said County and State and states on oath that she is the **CLERK** of the DeSoto Times Today, a newspaper published in the town of Hernando, State and County aforesaid, and having a general circulation in said county, and that the publication of the notice, a copy of which is hereto attached, has been made in said paper 3 consecutive times, as follows, to-wit:

SUBSTITUTE TRUSTEE'S NOTICE OF SALE
WHEREAS, on November 18, 2008, HELEN RENEE CHANDLER, A SINGLE WOMAN, executed a Deed of Trust to CHARLES A. SPURIS as Trustee for the benefit of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., ACTING SOLELY AS A NOMINEE FOR COUNTRYWIDE HOME LOANS, INC., which Deed of Trust was filed on November 23, 2008 and recorded in Book 2368 at Page 409 in the Office of the Chancery Clerk of Desoto County, Mississippi; and

WHEREAS, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., ACTING SOLELY AS A NOMINEE FOR COUNTRYWIDE HOME LOANS, INC., the current Beneficiary of said Deed of Trust, substituted RECONTRUST COMPANY as Trustee therein, as authorized by the terms thereof, as evidenced by an instrument recorded in Book 2368 at Page 448 in the Office of the Chancery Clerk of Desoto County, Mississippi; and WHEREAS, default having been made in the terms and conditions of said Deed of Trust, and the entire debt secured thereby having been declared to be due and payable, and the legal holder of said indebtedness, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., ACTING SOLELY AS A NOMINEE FOR COUNTRYWIDE HOME LOANS, INC., having requested the undersigned Substitute Trustee to execute the trust and sell said land and property in accordance with the terms of said Deed of Trust for the purpose of raising the sums due thereunder, together with attorney's fees, Substitute Trustee's fees and expenses of sale.

NOW, THEREFORE, RECONTRUST COMPANY, Substitute Trustee, will on July 31, 2008, offer for sale at public outcry to the highest bidder for cash, within legal hours between the hours of 10:00 a.m. and 4:00 p.m., the following described property:

LOT 40, SECTION 14, TOWNSHIP 1 SOUTH, RANGE 8 WEST, DE SOTO COUNTY, MISSISSIPPI, AS PER PLAT THEREOF RECORDED IN PLAT BOOK 93, PAGE 13 1/2, IN THE OFFICE OF THE CHANCERY CLERK OF DESOTO COUNTY, MISSISSIPPI. RECONTRUST COMPANY will convey only such title as vested in it as Substitute Trustee.
WITNESS my signature on this 28th day of June, 2008.
RECONTRUST COMPANY,
SUBSTITUTE TRUSTEE
2380 Performance Dr, RGV-07-450
Richardson, TX 75082
Telephone No. (800) 281-8219
By: /s/ Diana Feehan
Title: Assistant Secretary
RECONTRUST COMPANY,
SUBSTITUTE TRUSTEE
2380 Performance Dr, RGV-07-450
Richardson, TX 75082
TS No. 08-000000000000
PARCEL No. 10827190
DHGW 43940G
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315 Lusher Str

ax: 662.429.5229

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Volume No. _____ on the _____ day of _____, 2008

Volume No. _____ on the _____ day of _____, 2008

Volume No. _____ on the _____ day of _____, 2008

Diane Smith

Sworn to and subscribed before me, this 24 day of July, 2008

BY Gray N. Ocarfor

NOTARY PUBLIC STATE OF MISSISSIPPI AT LARGE
MY COMMISSION EXPIRES: JANUARY 16, 2009
BONDED THRU DIXIE NOTARY SERVICE, INCORPORATED

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